

Economics & Finance

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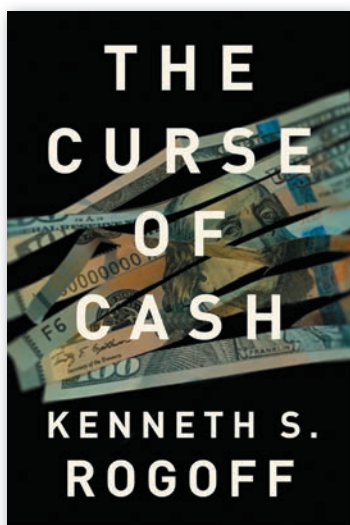
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New

The Curse of Cash

Kenneth S. Rogoff

"Rogoff is always worth listening to.... Where Rogoff is on very solid ground is when he says the process of weaning us further off cash should begin with the abolition of high-denomination notes."

—David Smith, *Sunday Times*

"Kenneth Rogoff sets out a compelling and wide-ranging argument for weaning our economies off paper money."

—Ben S. Bernanke, former chairman of the U.S. Federal Reserve

The world is drowning in cash—and it's making us poorer and less safe. In *The Curse of Cash*, Kenneth Rogoff, one of the world's leading economists, makes a persuasive and fascinating case for an idea that until recently would have seemed outlandish: getting rid of most paper money.

Even as people in advanced economies are using less paper money, there is more cash in circulation—a record \$1.4 trillion in U.S. dollars alone, or \$4,200 for every American, mostly in \$100 bills. And the United States is hardly exceptional. So what is all that cash being used for? The answer is simple: a large part is feeding tax evasion, corruption, terrorism, the drug trade, human trafficking, and the rest of a massive global underground economy.

While phasing out the bulk of paper money will hardly solve the world's problems, it would be a significant step toward addressing a surprising number of very big ones. Provocative, engaging, and backed by compelling original arguments and evidence, *The Curse of Cash* is certain to spark widespread debate.

2016. 296 pages. 22 line illus. 7 tables.

Cl: 978-0-691-17213-2 \$29.95 | £22.95

Longlisted for the Financial Times & McKinsey Business Book of the Year 2016

cover artwork Shutterstock, featured on the cover of *The Financial Diaries: How American Families Cope in a World of Uncertainty* by Jonathan Morduch and Rachel Schneider (see page 3).



Financial Crises, Liquidity, and the International Monetary System

Jean Tirole

2015. 168 pages.

Pa: 978-0-691-16704-6

\$22.95 | £17.95

Cl: 978-0-691-09985-9

\$67.50 | £50.95

The Theory of Corporate Finance

Jean Tirole

"A magnificent new book.... [I]t has a plausible claim to be the first truly comprehensive overview of corporate finance by an economist."

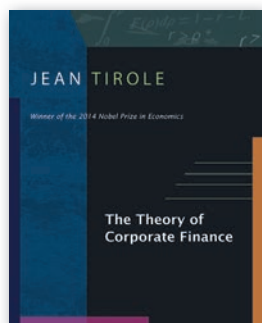
—*Economist*

2006. 656 pages. 138 line illus. 25 tables.

Cl: 978-0-691-12556-5

\$99.95 | £74.95

Honorable Mention, 2006 Award for Best Professional/Scholarly Book in Finance and Economics, Association of American Publishers



Forthcoming

Economics for the Common Good

Jean Tirole

Translated by Steven Rendall

"Jean Tirole is that rare exception, a Nobel laureate who believes he has a social responsibility to talk clearly and responsibly about the topics on the minds of noneconomists."

—Olivier Blanchard, former Chief Economist of the International Monetary Fund

When Jean Tirole won the 2014 Nobel Prize in Economics, he suddenly found himself being stopped in the street by complete strangers and asked to comment on issues of the day, no matter how distant from his own areas of research. His transformation from academic economist to public intellectual prompted him to reflect further on the role economists and their discipline play in society. The result is *Economics for the Common Good*, a passionate manifesto for a world in which economics, far from being a "dismal science," is a positive force for the common good.

Economists are rewarded for writing technical papers in scholarly journals, not joining in public debates. But Tirole says we urgently need economists to engage with the many challenges facing society, helping to identify our key objectives and the tools needed to meet them.

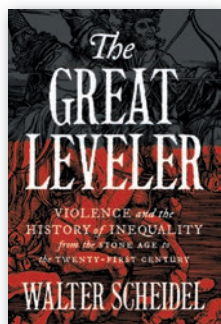
To show how economics can help us realize the common good, Tirole shares his insights on a broad array of questions affecting our everyday lives and the future of our society, including global warming, unemployment, the post-2008 global financial order, the Euro crisis, the digital revolution, innovation, and the proper balance between the free market and regulation.

Providing a rich account of how economics can benefit everyone, *Economics for the Common Good* sets a new agenda for the role of economics in society.

July 2017. 584 pages. 21 line illus. 5 tables.

Cl: 978-0-691-17516-4

\$29.95 | £22.95



New

The Great Leveler

Violence and the History of Inequality from the Stone Age to the Twenty-First Century

Walter Scheidel

"Walter Scheidel's analysis of what really reduces inequality is provocative, but he makes the case with reason, evidence, and style."

—Steven Pinker, author of *The Better Angels of Our Nature*

"Brilliant, erudite, and chock-full of historical detail, *The Great Leveler* has a powerful message."

—Branko Milanovic, author of *Global Inequality*

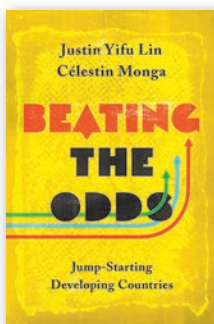
Are mass violence and catastrophes the only forces that can seriously decrease economic inequality? To judge by thousands of years of history, the answer is yes. Tracing the global history of inequality from the Stone Age to today, Walter Scheidel shows that inequality never dies peacefully. Periods of increased equality are usually born of carnage and disaster and are generally short-lived, disappearing with the return of peace and stability. *The Great Leveler* is the first book to chart the crucial role of violent shocks in reducing inequality over the full sweep of human history around the world.

The Princeton Economic History of the Western World

Joel Mokyr, Series Editor

2016. 520 pages. 45 line illus.

Cl: 978-0-691-16502-8 \$35.00 | £24.95



Forthcoming

Beating the Odds

Jump-Starting Developing Countries

Justin Yifu Lin & Célestin Monga

"This powerful book brings encouraging news to developing countries. A nation does not have to be developed to achieve economic growth."

—Edmund Phelps, Nobel Laureate in Economics

Contrary to conventional wisdom, countries that ignite a process of rapid economic growth almost always do so while lacking what experts say are the essential preconditions for development, such as good infrastructure and institutions. In *Beating the Odds*, two of the world's leading development economists begin with this paradox to explain what is wrong with mainstream development thinking—and to offer a practical blueprint for moving poor countries out of the low-income trap regardless of their circumstances.

June 2017. 392 pages. 1 halftone. 22 line illus. 19 tables.

Cl: 978-0-691-17605-5 \$35.00 | £24.95

The Quest for Prosperity

How Developing Economies Can Take Off

Justin Yifu Lin

With a new preface by the author

2014. 360 pages. 2 line illus.

Pa: 978-0-691-16356-7 \$19.95 | £14.95

Cl: 978-0-691-15589-0 \$27.95 | £19.95



Forthcoming

Happiness for All?

Unequal Hopes and Lives in Pursuit of the American Dream

Carol Graham

"Carol Graham takes the study of the new inequality one step deeper. She tells what it means from the perspective of those who suffer from it, as she explores, from many different angles, how it affects Americans' sense of well-being, and their place within the American dream. This is a very important book, on the deepest social problem facing the United States today."

—George Akerlof, Nobel Laureate in Economics

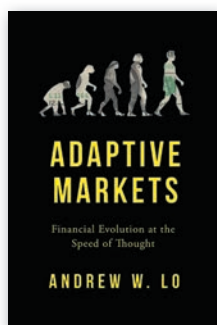
"Carol Graham uses well-being measures to bring new insights to the divisions that are threatening America."

—Angus Deaton, Nobel Laureate in Economics

The Declaration of Independence states that all people are endowed with certain unalienable rights, and that among these is the pursuit of happiness. But is happiness equally available to everyone in America today? How about elsewhere in the world? Carol Graham draws on cutting-edge research linking income inequality with well-being to show how the widening prosperity gap has led to rising inequality in people's beliefs, hopes, and aspirations.

June 2017. 248 pages. 20 line illus. 12 tables.

Cl: 978-0-691-16946-0 \$29.95 | £22.95



Forthcoming

Adaptive Markets
Financial Evolution at the
Speed of Thought
Andrew W. Lo

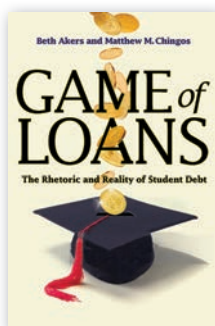
"Andrew Lo combines wonderfully broad scholarship and a delightfully instructive style to present dramatically new perspectives on how markets work and how they can be regulated more effectively."
—Simon A. Levin, Princeton University

Half of all Americans have money in the stock market, yet economists can't agree on whether investors and markets are rational and efficient, as modern financial theory assumes, or irrational and inefficient, as behavioral economists believe—and as financial bubbles, crashes, and crises suggest. This is one of the biggest debates in economics and the value or futility of investment management and financial regulation hang on the outcome. In this groundbreaking book, Andrew Lo cuts through this debate with a new framework, the Adaptive Markets Hypothesis, in which rationality and irrationality coexist.

An ambitious new answer to fundamental questions in economics, *Adaptive Markets* is essential reading for anyone who wants to know how markets really work.

May 2017. 512 pages. 32 color illus.
7 line illus. 9 tables.

Cl: 978-0-691-13514-4 \$37.50 | £28.95



New

Game of Loans
The Rhetoric and Reality of
Student Debt
**Beth Akers &
Matthew M. Chingos**

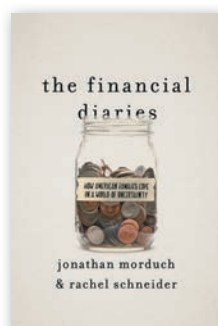
"Higher education is essential to our nation's future, so how do we pay for it? *Game of Loans* tackles that urgent question—and it does so brilliantly. With lucid prose and crisp analysis, Beth Akers and Matthew Chingos puncture myths, reveal facts, and chart a sensible course forward. This book is a game-changer, and it should be required reading for everyone interested in higher education and public policy."

—Christopher L. Eisgruber, president of Princeton University

College tuition and student debt levels have been rising at an alarming pace for at least two decades. These trends, coupled with an economy weakened by a major recession, have raised serious questions about whether we are headed for a major crisis, with borrowers defaulting on their loans in unprecedented numbers and taxpayers being forced to foot the bill. *Game of Loans* draws on new evidence to explain why such fears are misplaced—and how the popular myth of a looming crisis has obscured the real problems facing student lending in America.

The William G. Bowen Memorial Series in
Higher Education

2016. 192 pages. 25 line illus. 7 tables.
Cl: 978-0-691-16715-2 \$26.95 | £19.95



Forthcoming

The Financial Diaries
How American Families Cope
in a World of Uncertainty
**Jonathan Morduch &
Rachel Schneider**

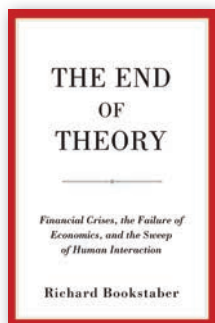
"[P]rovides a useful framework for readers looking to understand why working-class families feel uneasy with their financial situations."
—Elisabeth Jacobs, Washington Center for Equitable Growth

Deep within the American Dream lies the belief that hard work and steady saving will ensure a comfortable retirement and a better life for one's children. But in a nation experiencing unprecedented prosperity, even for many families who seem to be doing everything right, this ideal is still out of reach.

In *The Financial Diaries*, Jonathan Morduch and Rachel Schneider draw on the groundbreaking U.S. Financial Diaries, which follow the lives of 235 low- and middle-income families as they navigate through a year. Morduch and Schneider challenge popular assumptions about how Americans earn, spend, borrow, and save—and they identify the true causes of distress and inequality for many working Americans.

The Financial Diaries presents an unparalleled inside look at the economic stresses of today's families and offers powerful, fresh ideas for solving them.

April 2017. 240 pages. 14 line illus.
Cl: 978-0-691-17298-9 \$27.95 | £19.95



Forthcoming

The End of Theory

Financial Crises, the Failure of Economics, and the Sweep of Human Interaction

Richard Bookstaber

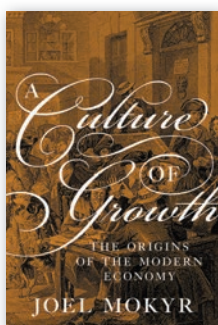
"This impressive book ties together important insights from several disciplines—from science and philosophy to literature—and applies them to questions of financial stability and economic modeling. . . . Bookstaber offers readers a great deal of useful information about the 2008 financial crisis."

—Blake LeBaron, Brandeis University

Our economy may have recovered from the Great Recession—but not our economics. In *The End of Theory*, Richard Bookstaber, one of the world's leading risk managers, discusses why the human condition and the radical uncertainty of our world renders the standard economic model—and the theory behind it—useless for dealing with financial crises. What model should replace it? None. At least not any version we've been using for the past two hundred years. Instead, Bookstaber argues for a new approach called agent-based economics, one that takes as a starting point the fact that we are humans, not the optimizing automatons that standard economics assumes we are.

May 2017. 232 pages. 10 line illus.

Cl: 978-0-691-16901-9 \$29.95 | £22.95



New

A Culture of Growth

The Origins of the Modern Economy

Joel Mokyr

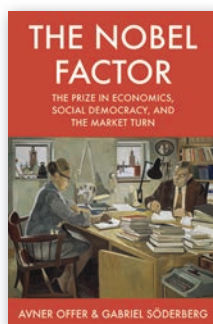
"Many great minds have written many great books about why Europe spearheaded technological progress and economic growth in the past three centuries. Joel Mokyr has joined their ranks with admirable verve, erudition, and originality."

—Daron Acemoglu, coauthor of *Why Nations Fail*

During the late eighteenth century, innovations in Europe triggered the Industrial Revolution and the sustained economic progress that spread across the globe. While much has been made of the details of the Industrial Revolution, what remains a mystery is why it took place at all. Why did this revolution begin in the West and not elsewhere, and why did it continue, leading to today's unprecedented prosperity? In this groundbreaking book, celebrated economic historian Joel Mokyr argues that a culture of growth specific to early modern Europe and the European Enlightenment laid the foundations for the scientific advances and pioneering inventions that would instigate explosive technological and economic development.

2016. 400 pages. 1 line illus.

Cl: 978-0-691-16888-3 \$35.00 | £24.95



New

The Nobel Factor

The Prize in Economics, Social Democracy, and the Market Turn

Avner Offer & Gabriel Söderberg

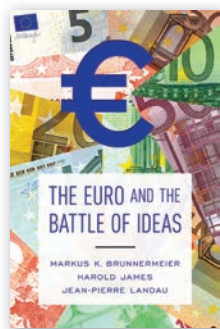
"Using the Nobel Prize in Economics as their prism, Offer and Söderberg present a refreshingly unapologetic, deeply critical analysis of the ideological turn to market fundamentalism that was propelled by the selection of prizewinners."

—Bo Rothstein, University of Oxford

Economic theory may be speculative, but its impact is powerful and real. Since the 1970s, it has been closely associated with a sweeping change around the world—the "market turn." This is what Avner Offer and Gabriel Söderberg call the rise of market liberalism, a movement that, seeking to replace social democracy, holds up buying and selling as the norm for human relations and society. Our confidence in markets comes from economics, and our confidence in economics is underpinned by the Nobel Prize in Economics, which was first awarded in 1969. Was it a coincidence that the market turn and the prize began at the same time?

2016. 344 pages. 2 halftones. 29 line illus. 1 table.

Cl: 978-0-691-16603-2 \$35.00 | £24.95



New

The Euro and the Battle of Ideas

Markus K. Brunnermeier,
Harold James &
Jean-Pierre Landau

"The advent of the Euro is a singular event in monetary history. This is the best and most important book so far on an experiment with profound economic and geopolitical implications."

—Lawrence H. Summers, former Secretary of the U.S. Treasury

Why is Europe's great monetary endeavor, the Euro, in trouble? A string of economic difficulties in Greece, Ireland, Spain, Italy, and other Eurozone nations has left observers wondering whether the currency union can survive. In this book, Markus Brunnermeier, Harold James, and Jean-Pierre Landau argue that the core problem with the Euro lies in the philosophical differences between the founding countries of the Eurozone, particularly Germany and France. But the authors also show how these seemingly incompatible differences can be reconciled to ensure Europe's survival. Weaving together economic analysis and historical reflection, *The Euro and the Battle of Ideas* provides a forensic investigation and a road map for Europe's future.

2016. 448 pages. 20 line illus.
Cl: 978-0-691-17292-7 \$35.00 | £24.95

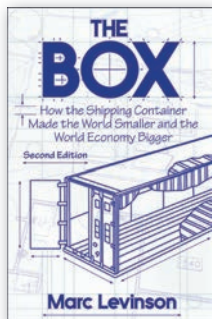
Forthcoming

The First Serious Optimist

A. C. Pigou and the Birth of Welfare Economics
Ian KumeKawa

The First Serious Optimist is an intellectual biography of the British economist A. C. Pigou (1877–1959), a founder of welfare economics and one of the twentieth century's most important and original thinkers. Though long overshadowed by his intellectual rival John Maynard Keynes, Pigou was instrumental in focusing economics on the public welfare. Drawing from a wealth of archival sources, Ian KumeKawa tells how Pigou reshaped the way the public thinks about the economic role of government

June 2017. 352 pages. 6 halftones.
Cl: 978-0-691-16348-2 \$35.00 | £24.95



New in Paperback

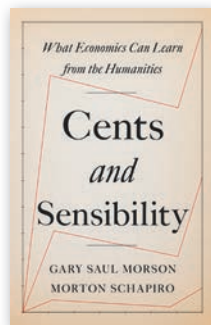
The Box

How the Shipping Container Made the World Smaller and the World Economy Bigger
Second Edition

Marc Levinson

With a new chapter by the author

2016. 544 pages. 1 halftone. 1 line illus. 6 tables.
Pa: 978-0-691-17081-7 \$19.95 | £14.95
Winner of the 2007 Bronze Award in Finance/Investment/Economics, Independent Publisher
Shortlisted for the 2006 Business Book of the Year Award, Financial Times/Goldman Sachs



Forthcoming

Cents and Sensibility

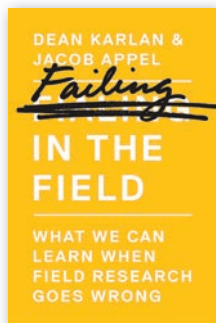
What Economics Can Learn from the Humanities
Gary Saul Morson &
Morton Schapiro

"This highly original book makes a significant contribution to current debates in higher education. At a time when the sciences and humanities appear to be rivals, Morson and Schapiro propose mutually beneficial cooperation between them. *Cents and Sensibility* makes the case that economics can learn from the insights of a central field in the humanities, literary studies; at the same time, the book offers a new, thought-provoking approach to literature."
—Thomas Pavel, author of *The Lives of the Novel*

Economists often act as if their methods explain all human behavior. But in *Cents and Sensibility*, an eminent literary critic and a leading economist make the case that the humanities, especially the study of literature, offer economists ways to make their models more realistic, their predictions more accurate, and their policies more effective and just.

Original, provocative, and inspiring, *Cents and Sensibility* brings economics back to its place in the human conversation.

June 2017. 344 pages.
Cl: 978-0-691-17668-0 \$29.95 | £22.95



New

Failing in the Field

What We Can Learn When Field Research Goes Wrong
Dean Karlan & Jacob Appel

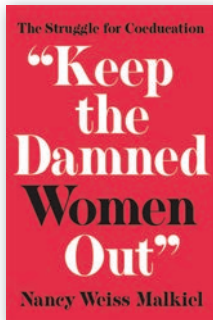
“Winston Churchill described success as ‘stumbling from failure to failure with no loss of enthusiasm.’ That certainly describes my own career. This book not only tells researchers and policymakers like me that we are not alone, it also tells us what we can learn from our mistakes. A great read.”

—Christopher Blattman, University of Chicago

All across the social sciences, from development economics to political science departments, researchers are going into the field to collect data and learn about the world. While much has been gained from the successes of randomized controlled trials, stories of failed projects often do not get told. In *Failing in the Field*, Dean Karlan and Jacob Appel delve into the common causes of failure in field research, so that researchers might avoid similar pitfalls in future work. Cracking open the taboo subject of the stumbles that can take place in the implementation of research studies, *Failing in the Field* is a valuable “how-not-to” handbook for conducting fieldwork and running randomized controlled trials in development settings.

2016. 176 pages. 2 line illus.

Cl: 978-0-691-16189-1 \$29.95 | £22.95



New

“Keep the Damned Women Out”

The Struggle for Coeducation
Nancy Weiss Malkiel

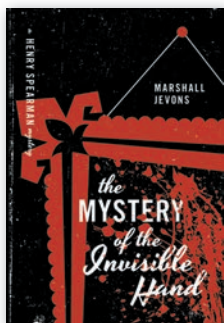
“A thoroughly researched, gracefully written, unusually comprehensive account of an important historical transformation.”

—Nannerl O. Keohane, president emeritus of Wellesley College and Duke University

The William G. Bowen Memorial Series in Higher Education

2016. 688 pages. 43 halftones. 1 line illus. 11 tables.

Cl: 978-0-691-17299-6 \$35.00 | £24.95



New in Paperback

The Mystery of the Invisible Hand

A Henry Spearman Mystery
Marshall Jevons

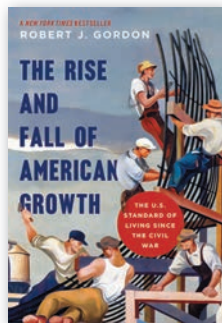
“Like *Freakonomics*, this proves that the much-dreaded ‘econ’ can provide useful entertainment.”

—*Booklist* (starred review)

2016. 352 pages.

Pa: 978-0-691-17308-5 \$14.95 | £11.50

Cl: 978-0-691-16313-0 \$24.95 | £18.95



Forthcoming in Paperback

The Rise and Fall of American Growth

The U.S. Standard of Living since the Civil War
Robert J. Gordon

“[A] magisterial combination of deep technological history, vivid portraits of daily life over the past six generations and careful economic analysis.... [t] will challenge your views about the future; [and] it will definitely transform how you see the past.”

—Paul Krugman, *New York Times Book Review*

“[A] masterpiece.”

—Martin Wolf, *Financial Times*

In the century after the Civil War, an economic revolution improved the American standard of living in ways previously unimaginable. Electric lighting, indoor plumbing, motor vehicles, air travel, and television transformed households and workplaces. But has that era of unprecedented growth come to an end? Gordon challenges the view that economic growth will continue unabated, and he demonstrates that the life-altering scale of innovations between 1870 and 1970 cannot be repeated.

The Princeton Economic History of the Western World

Joel Mokyr, Series Editor

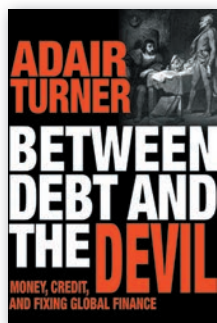
May 2017. 784 pages. 96 line illus. 32 tables.

Pa: 978-0-691-17580-5 \$24.95 | £18.95

Cl: 978-0-691-14772-7 \$39.95 | £29.95

A New York Times Bestseller

Shortlisted for the Financial Times & McKinsey Business Book of the Year Award, 2016



Forthcoming in Paperback

Between Debt and the Devil

Money, Credit, and Fixing Global Finance

Adair Turner

With a new afterword by the author

"[A]n overdue challenge to a taboo against monetary finance held sacred for too long."

—Giles Wilkes, *Financial Times*

"[T]he most penetrating analysis of the inherent imperfections of our financial system to appear since the crash of 2008."

—George Soros

Adair Turner became chairman of Britain's Financial Services Authority just as the global financial crisis struck in 2008, and he played a leading role in redesigning global financial regulation. In this eye-opening book, he sets the record straight about what really caused the crisis. It didn't happen because banks are too big to fail—our addiction to private debt is to blame. Turner explains why public policy needs to manage the growth and allocation of credit creation, and why debt needs to be taxed as a form of economic pollution.

March 2017. 320 pages. 19 line illus.

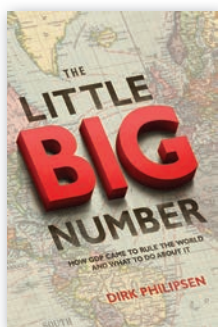
Pa: 978-0-691-17598-0 \$17.95 | £13.95

Cl: 978-0-691-16964-4 \$29.95 | £22.95

One of the *Financial Times's* Best Books in Economics of 2015

One of the Independent's Best Economics Books of 2015

One of Bloomberg Businessweek's Best Books of 2015



Forthcoming in Paperback

The Little Big Number

How GDP Came to Rule the World and What to Do about It

Dirk Philippsen

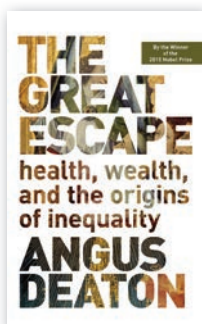
"Philippsen argues that not only is GDP a flawed statistic in need of replacing—but the whole notion of open-ended economic growth needs to go, too."

—Kevin Hartnett, *Boston Globe*

May 2017. 416 pages. 2 halftones. 9 line illus. 3 tables.

Pa: 978-0-691-17593-5 \$19.95 | £14.95

Cl: 978-0-691-16652-0 \$29.95 | £22.95



The Great Escape

Health, Wealth, and the Origins of Inequality

Angus Deaton

2015. 376 pages. 50 line illus.

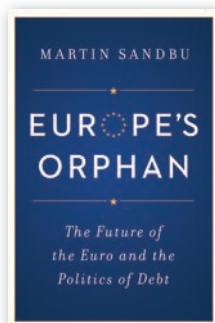
Pa: 978-0-691-16562-2 \$18.95 | £14.95

Cl: 978-0-691-15354-4 \$29.95 | £22.95

One of *Forbes Magazine's* Best Books of 2013

One of *Bloomberg Businessweek's* Best Books of 2013

Longlisted for the 2013 Book of the Year Award, *Financial Times/Goldman Sachs Honorable Mention*, 2013 PROSE Award in Economics, Association of American Publishers



Forthcoming in Paperback

Europe's Orphan

The Future of the Euro and the Politics of Debt

Martin Sandbu

With a new preface by the author on Brexit and an updated chapter on Britain's place in Europe after the EU referendum

"A highly intelligent, thought-provoking book, to be read by anyone who follows contemporary macroeconomic policy."

—Tyler Cowen, *Marginal Revolution*

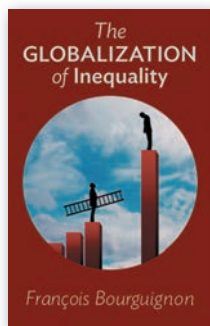
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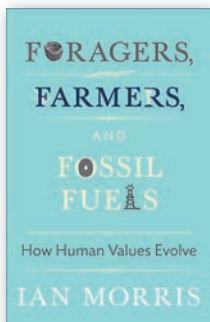
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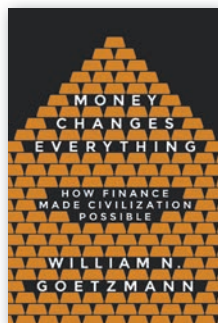
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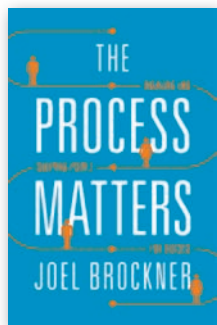
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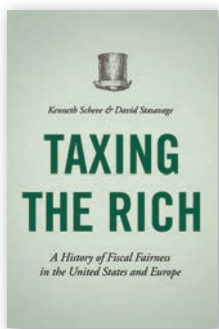
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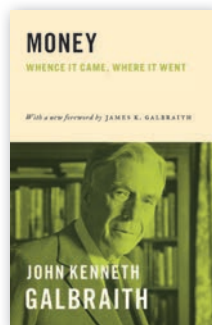
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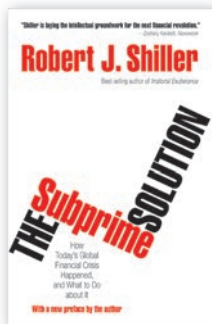
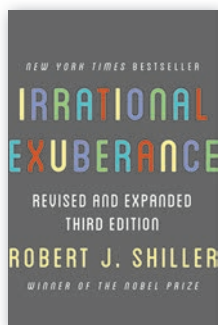
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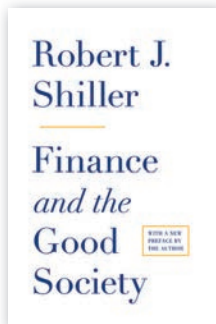
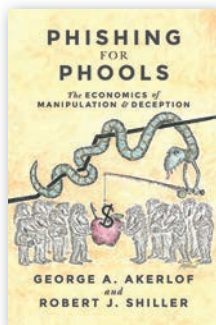
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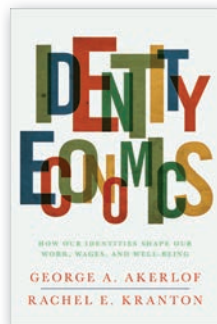
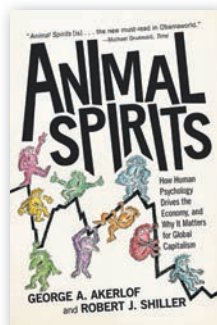
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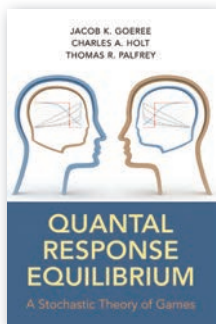
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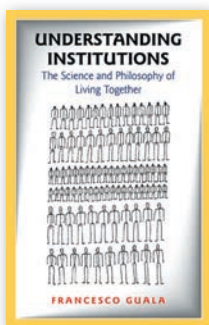
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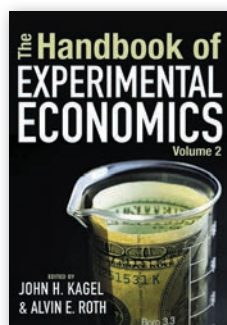
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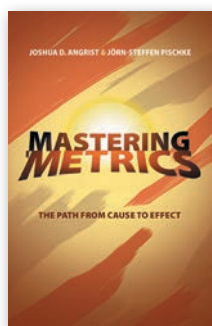


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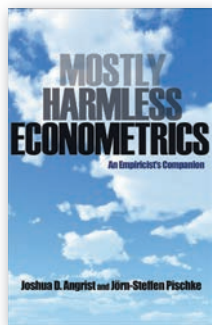
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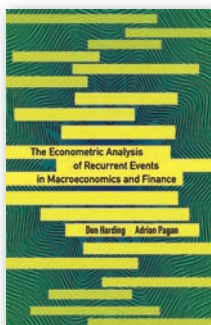
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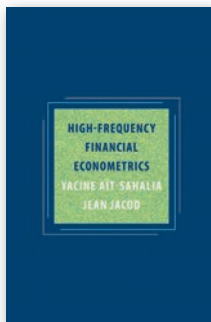
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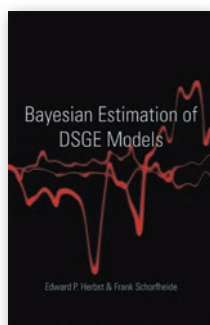


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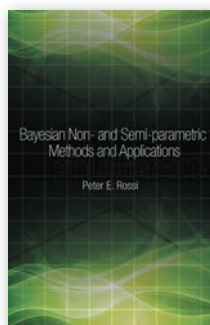
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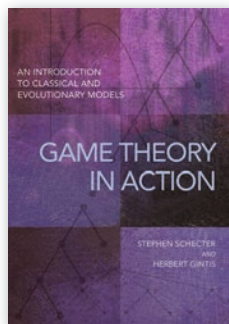
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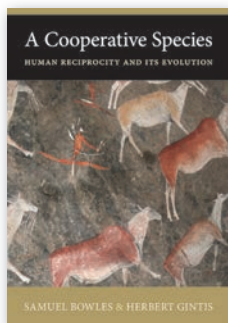
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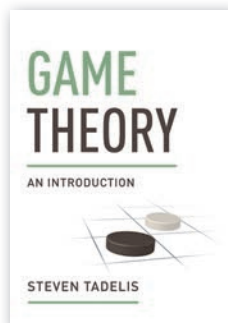
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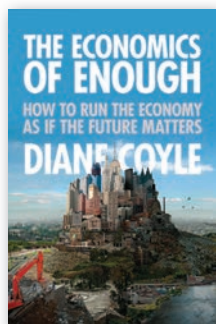
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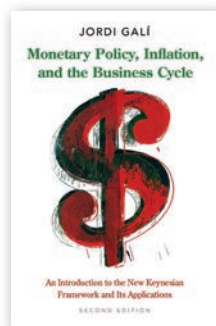
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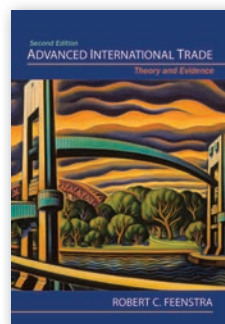
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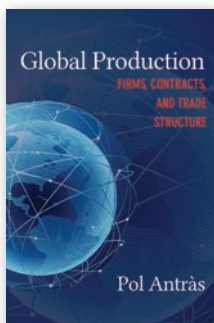


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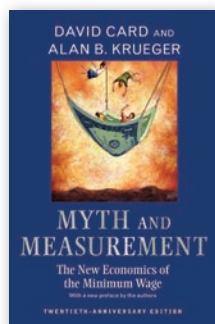
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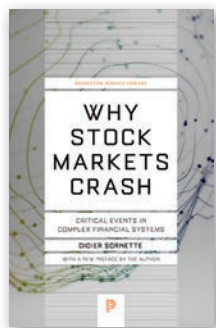
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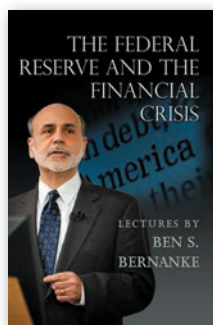
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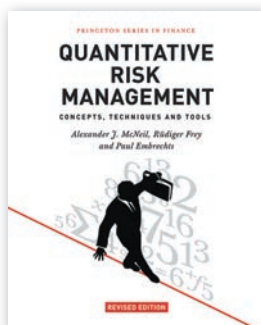
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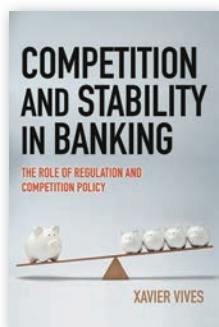
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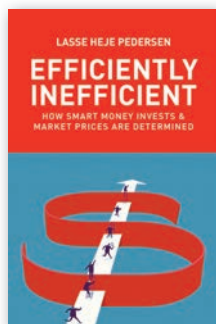
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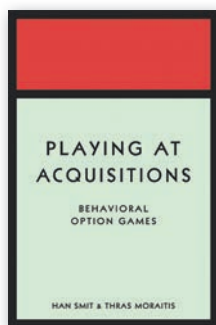
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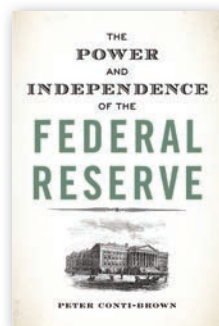
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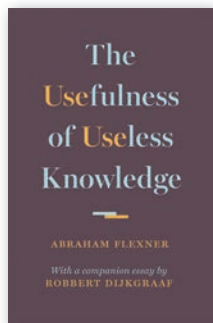
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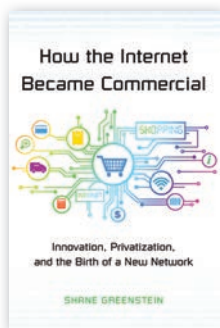
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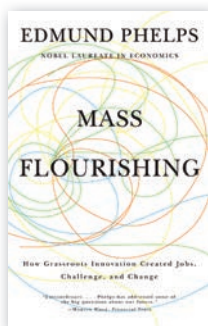
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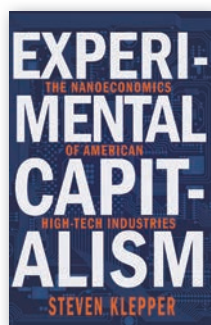


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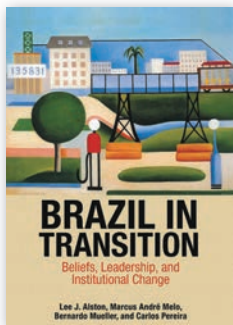
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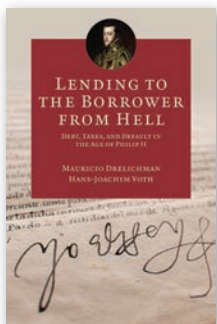
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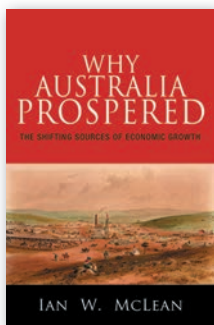
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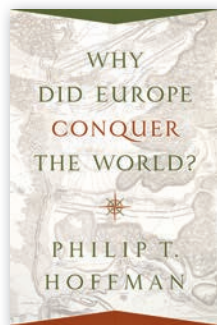
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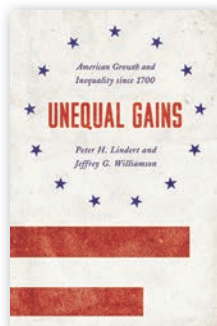
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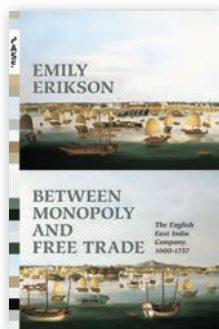
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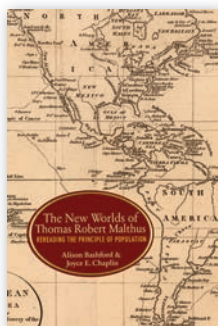
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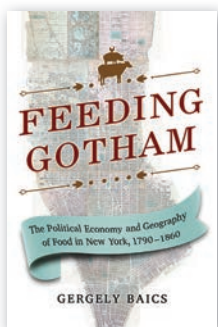
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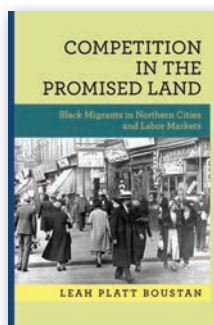
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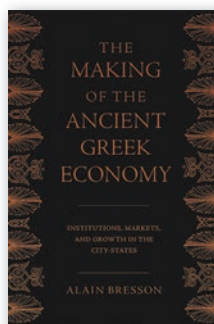


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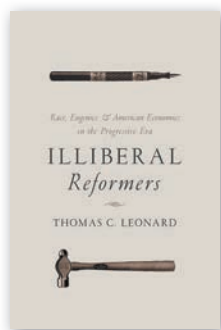
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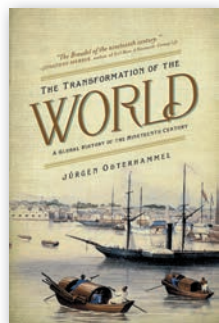
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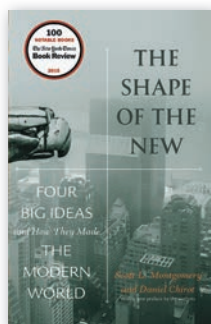
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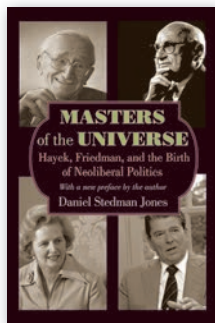
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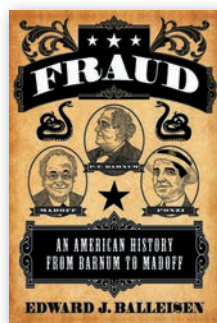
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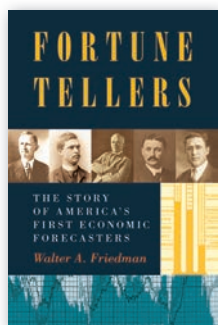
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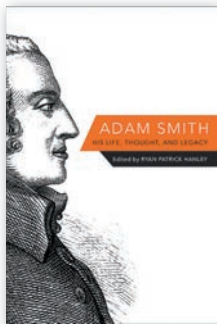
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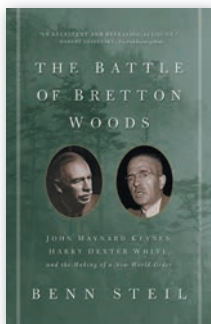
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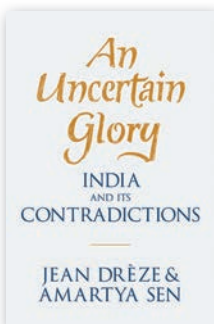
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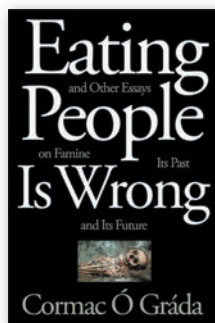
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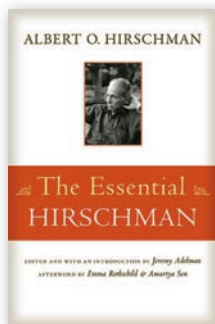
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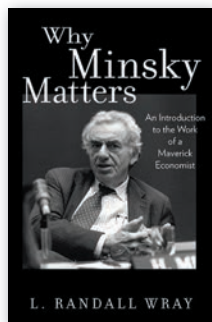
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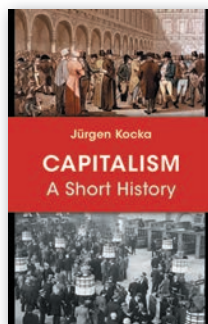
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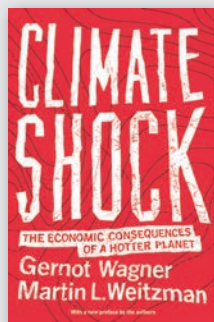
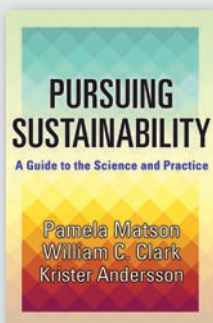
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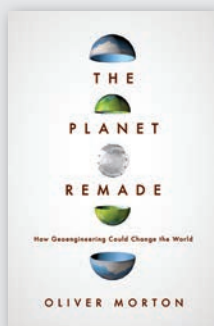
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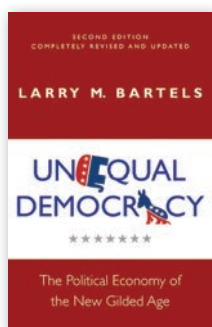
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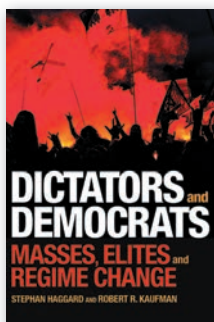
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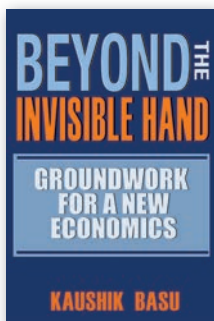
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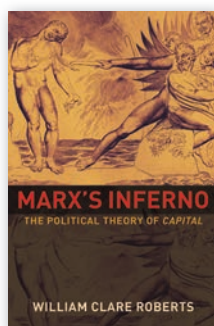
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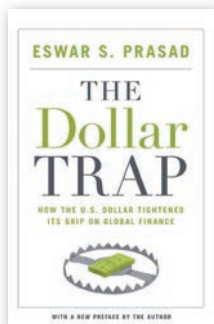
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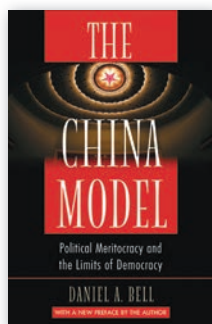
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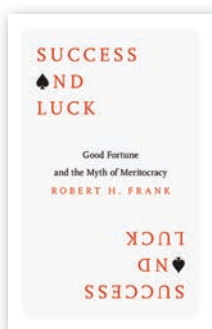
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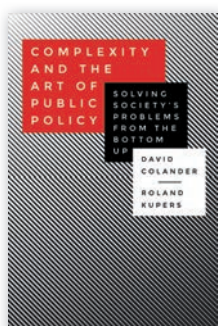
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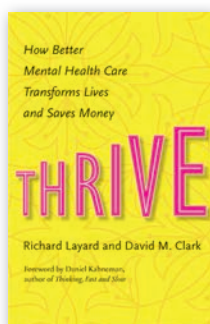
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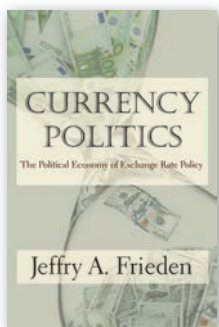


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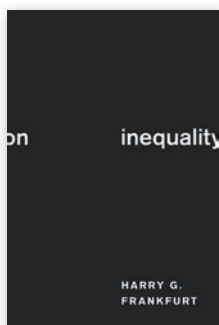
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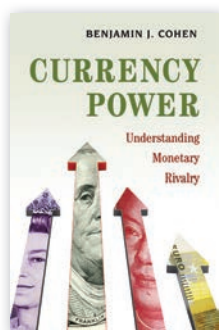
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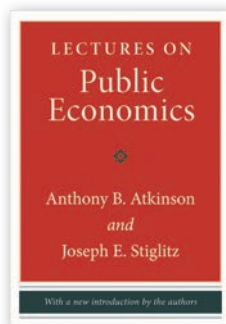


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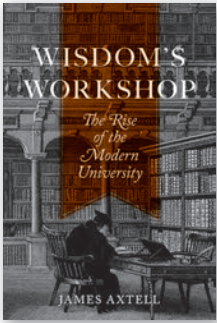
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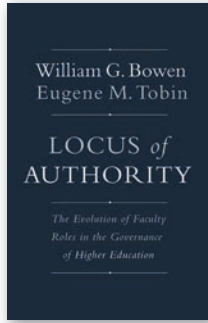
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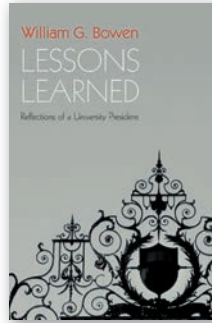
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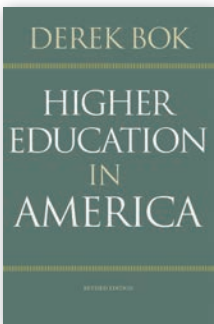
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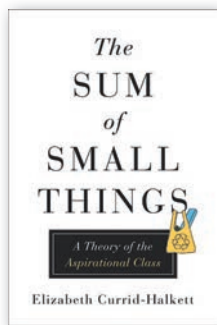
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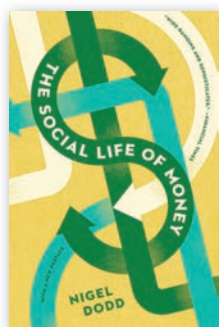
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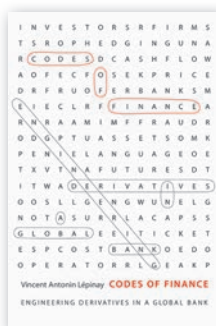
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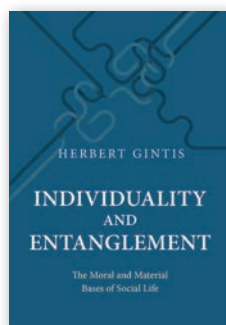
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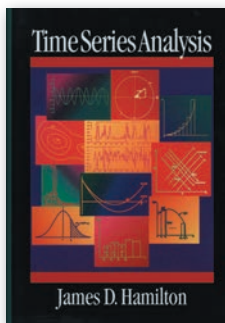
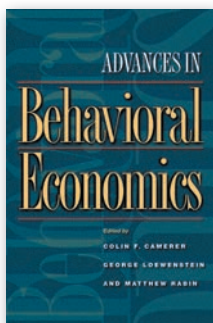
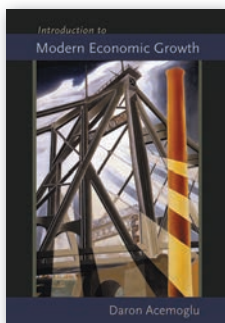
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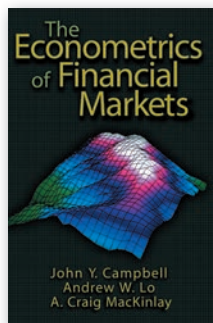
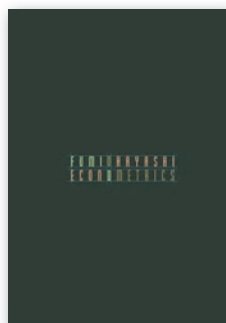
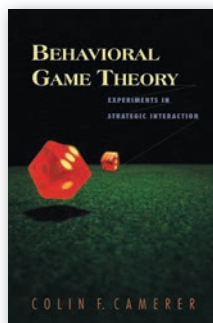
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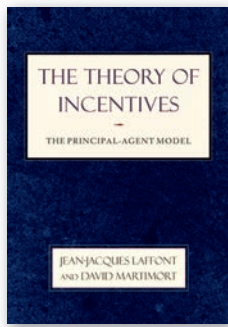
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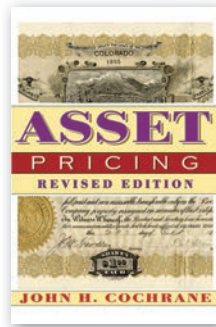
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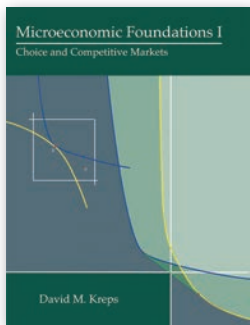
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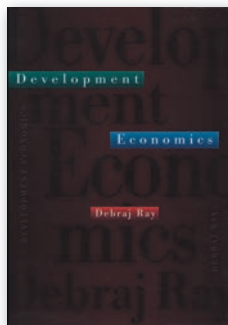
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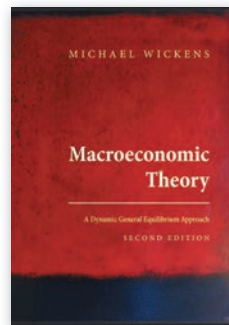
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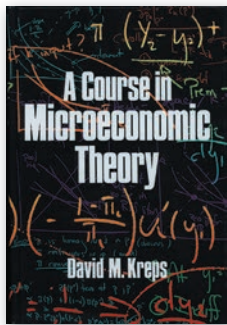
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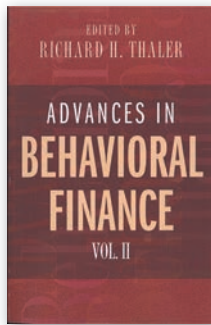
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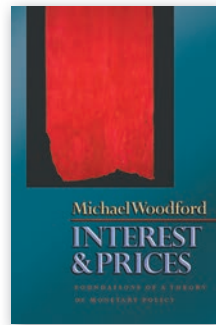
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